



President's Message

It has been another long hot summer in more ways than one. Most of our schools are faced with record enrollments and a clientele that is struggling to retrain and/or survive current economic times. Many of us are dealing with the transition to Direct Lending, year-round Pell, and many other changes in our industry. The FISAPs are gone, but the pressure is not off. There are other reports, registration cleanup, and compliance issues. And, of course, it is time to plan for the 2011-2012 academic year.

On a positive note, we have assisted many, many students in realizing their dreams. That is why we do what we do. It is also comforting to know that we have friends and colleagues who are in the same boat. Sometimes, we just have to pick up the phone and commiserate with someone who understands the tremendous pressure we are under from all angles. I hope all of you have found someone to call for help or have a shoulder to cry on. If not, we need to remedy that. You will be hearing more about that soon from Jeanne Stewart, Chair of our Mentorship Committee. If you need help, call Jeanne at 865-251-1800, ext. 1813. She can connect you with someone who can help you. We were all new and lost at one time and even still find ourselves in that dilemma.

I have attended the SASFAA Transition Meeting and the SASFAA Board Meeting since I became your president. SASFAA is working hard to provide training for its members in times of limited resources.

The Fall Board Meeting will be by conference call. NASFAA, under the leadership of Justin Draeger, is looking at the needs of the financial aid community and ways to improve or modify NASFAA's services.

On your behalf, I also attended a meeting of the TSAC Board of Directors. Tim Phelps will be providing information on TSAC in his report. There are new ideas and help coming from TSAC as well. You will be pleased.

TASFAA will be having a fall training series, in conjunction with TSAC. Training will be offered at three locations in Tennessee. Be looking for details coming soon from Wanda Emfinger, Training Chair.

Our Spring Conference will be held at the Cool Springs Marriott, in Franklin, Tennessee, April 10-13, 2011. Put these dates on your calendar. You will be hearing more from Jeff Gerkin, Conference Chair, in the next few months.

Now that the dust is beginning to settle, we are busily at work trying to meet your training needs. Please email me at rockett@dsc.edu if you have ideas or suggestions.

Sandra Rockett
TASFAA President

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Past President's Message

I look forward to working with Sandra Rockett in her role as President and with Lester McKenzie in his role as President-Elect this year, as well as with the other members of the 2010-2011 Executive Board in my role as Past-President.

I am pleased to report that from a financial and budgetary perspective, during 2009-10, TASFAA expended less than we took in, and thus completed the fiscal year "in the black." The attainment of this goal is due in large measure to the level of fiscal responsibility demonstrated by all members of the 2009-10 TASFAA Executive Board as they carried out their work for TASFAA during the year, and of course, to the sustained generosity of our donors and supporters throughout 2009-10. In the final board meeting of 2009-10, the board voted to purchase a \$25,000 CD. This will still leave more than sufficient available cash for the 2010-11 board as well as strengthen the TASFAA reserves.

One of my roles during 2010-11 will be to serve as Chair of the TASFAA Advisory Committee to TSAC. The purpose of this committee is to advise the TSAC Board on actions to be taken regarding the state's scholarship, grant, loan and other programs. This is my third and final year to serve on this committee. Sandra Rockett, TASFAA President, will be a member of this committee, serving her second year of a three-year term, and Lester McKenzie, TASFAA President-Elect, will also serve on this committee in his first year of a three-year term. Also serving on the TASFAA Advisory Committee to TSAC this year will be: Robbie Snapp, Middle Tennessee State University (third year of a three-year term); Donna Price, Austin Peay State University (first year of a three-year term); Sara Jackson, Chattanooga State Community College (first year of a three-year term); and Rick Taphorn, Bryan College (first year of a two-year term).

Another role in which I will serve TASFAA during 2010-11 will be that of Chair of the TASFAA Nominations and Elections Committee. As of this date, the construction of that committee is still a work-in-progress. I will also represent Tennessee on the SASFAA Nominations Committee during 2010-11.

I am grateful to have the opportunity to serve TASFAA as Past-President during 2010-11.

Marian Huffman, TASFAA Past President

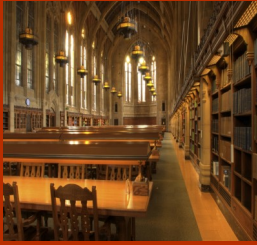
Community College Sector Report

The community colleges are barely breathing and have very short nails as we've survived another August registration time. With record enrollments for most of us, our staffs have done a wonderful job in getting as much financial aid processed as humanly possible. Of course it is never enough, so we are going to start re-assessing our processes, staffing, imaging, etc. to see where we can improve. We all agree that more time is needed to talk to each other, and we miss TASFAA's Fall Conference, so the East TN FA Directors and staff (Cleveland State CC, Chattanooga State CC, Northeast State CC, Walters State CC, Pellissippi State CC, Roane State CC) will be meeting at PSCC, in early October to begin these talks. I will be encouraging the middle and west sections of the state to do the same (hint, hint). I'm hoping as we learn from each other, I will be able to bring back to TASFAA other training opportunities that our schools would like to have.

All of the TBR schools will be meeting at MTSU Oct. 18-19 for our statewide Banner system conference. This usually turns into a mini-FA conference as we'll all be together to share computer system issues. It also provides a great opportunity to hear from the other users across the college, which often provides joint sessions and better understanding.

All-in-all, we are *hanging in there!*

Joy Goldberg
Community College Sector Representative



TASFAA
CROSSFEED



Training Committee Report

The following individuals are on the training committee for 2010/2011: Nancy Beverly, King College; Brenda Burney, Art Institute-Nashville; Sam Casarez, TG; Sara Jackson, Chattanooga State Community College; Darolyn Porter, TSAC; Rick Taphorn, Bryan College; Wanda Emfinger (Chair), Motlow State Community College.

The training committee will be updating TASFAA's website to include an expanded section on training. We will be listing all of TASFAA's training opportunities and will also provide information on training activities conducted by the Department of Education and other organizations.

TASFAA and TSAC will be joining efforts to offer fall training workshops across the State in November. We will use materials developed by NASFAA on how to develop and revise Cost of Attendance components. All schools must comply with both administrative capability and consumer information requirements related to the cost of attendance. Documenting how each budget component is derived should be a part of this process. However, lack of documentation to support current budget component and allowance amounts and/or failure to update these amounts to reflect current cost of living standards are frequent findings in NASFAA Standards of Excellence Peer Review reports. In addition, NASFAA receives a significant volume of questions on budget components, allowable costs, and acceptable methods for reviewing and updating student budgets. This training is designed to address these issues.

The agenda for the 1 day workshops will also include federal and state updates. Since colleges are faced with frequent requests for professional judgment decisions, we will start the afternoon session with guidance offered by the Department of Education on this topic. We will conclude with a federal update on final regulations as a result of the latest NPRM's which will revise guidance on several topics such as satisfactory academic progress and verification.

The workshops will begin at 9:00am and end by 4:00pm. The dates and locations are:

November 1st Nashville, Tn — Trevecca Nazarene University
November 3rd Jackson, TN – Union University
November 15th Knoxville, TN – Johnson Bible College

Wanda Emfinger, Training Committee Chair

TTC Sector Report

I need your suggestions/comments/concerns to share with the TASFAA Executive Board at its November meeting. Please e-mail me at amanda.heath@ttcovington.edu by November 1, 2010.

Amanda Heath, Tenn Tech Center Sector

New Aid Officers Training Session, TASFAA April 2010



Spring Conference Fund-raiser



Historical Committee Report

Spotlight Year 1998-1999

TASFAA Officers:

President	David Mohning, Vanderbilt University
President-Elect	Lori Hartman, University of Tennessee, Memphis
Past President	Anne Rader, Bryan College
Secretary	Bobbie McClain, University of Tennessee, Martin
Treasurer	Terri Parchment, Edsouth

Fall Conference – October 11-13, 1998, Regal Maxwell House Hotel in Nashville
 Theme – “TASFAA’s Little Instruction Book: Financial Aid Survival”
 Conference Chair - Brent Tener, Vanderbilt University
 Conference Attendance – 263

Spring Conference – April 25-28, 1999, Adam’s Mark Hotel in Memphis
 Theme: “Reauthorization: Rhythm or Blues?”
 Conference Chair - Lori Hartman, University of Tennessee, Memphis
 Attendance of approximately 245 was at an all-time high for a TASFAA Spring Conference.

The Second Annual PBS Broadcast “Funding Your Future: Financial Aid for Students” was held on February 7, 1999 at WDCN in Nashville. Panel members were Darolyn Parks Porter - Austin Peay State University, Jeff Gerkin - U. T. Knoxville, Art Weeden - Rhodes College and Ron Gambill - TSAC. Sixteen financial aid professionals were on hand during the broadcast and for one hour following the broadcast to answer questions called in by viewers. There were 288 calls received and answered and 125 financial aid packets requested. Stephen White, Nashville State Technical Institute, wrote the script. The broadcast was filmed and copies were provided free to high school counselors upon request. Over 130 tapes were requested.

TASFAA’s website was hosted at Vanderbilt University and monitored and maintained by Bill Ward. There was discussion during the year regarding the creation of a TASFAA LISTSERV.

FFELP News – Loan volumes were anticipated to increase as the implementation of the Master Promissory Note occurred.

The High School Guidance Counselor Internship Training Conference was held June 13-15, 1999 at Montgomery Bell State Park. Eighteen counselors attended the training conference.

The TASFAA photographer for the year was Naomi Derryberry, TSAC.

A new TASFAA membership pin was created, produced and distributed.

Work was done on the development of a brochure to use in TASFAA’s ongoing efforts to solicit sponsorship to help support its many training and other activities.

A new TASFAA Presidential Gavel and Gavel Chest were researched, procured and presented to the membership.

The *Crossfeed* editor was Cherry Johnson, Tennessee Technology Center at Crump.

One way, among many, that President Mohning used to describe his year as TASFAA President - “Some days you’re the dog, and some days you’re the hydrant.”

Jan Lassiter, Historical Committee Chair

Governmental Relations Committee Report

Congressional Activity

The House and Senate plan to recess by Friday, October 1, 2010. It appears that pending legislation such as the tax extenders package, the small business lending bill and others are not likely to be done by then, but could come up in the "lame duck" session after the elections. On the day the 2010 fiscal year ended, Congress passed a continuing resolution that will keep the federal government funded through Dec. 3. This stop-gap spending measure allows the federal government to continue operations at the FY 2010 funding levels. The Senate passed the resolution with a vote of 69 to 30 Wednesday evening (9/29/10), and the House voted 228 to 194 to pass the bill early Thursday morning (9/30/10). President Obama is expected to sign the bill before the first day of FY 2011. The Obama Administration had requested that resolution include the funds needed to fill the \$5.7 Pell Grant shortfall that is anticipated for FY 2011. However, the final resolution contained no additional funding for the Pell Grant.

A House Bill (H.R. 5043) sponsored by Congressman Cohen that would make private educational loans dischargeable in bankruptcy, with some exceptions, passed out of the subcommittee by a 6-3 party-line vote. If passed, it would impact the availability of private loans and raise the interest rates for those still able to obtain the private loan.

The House Budget Committee held a hearing on the role of the Perkins Loan Program as to whether or not it should continue. Testimony provided by a financial aid director and a former student recipient was in full support of the program's continuation. Congressman Spratt was very much in support of the program as more than 1,700 colleges utilize this resource.

- The Senate HELP Committee plans to hold another hearing on for-profit institutions on September 30, 2010.

U. S. Department of Education Update

The Department reported that 99% of schools have transitioned to the Federal Direct Loan Program as of September 16, 2010. Two hundred schools still need to transition. With respect to split servicing, the Department is making an effort to have borrowers at one servicer only.

As of September 16, 2010, the Department had received over 90,000 public comments on the "Gainful Employment" proposed rules. ED officials plan to issue a final rule before November 1, 2010.

The Department has released the Fiscal Year 2008 cohort default rates. The default rate rose to 7 percent from 6.7 percent in FY 2007. Guaranty agencies' rates ranged from the highest at 12 percent to the lowest at 1.8 percent. Three-year rates will be the only rates calculated beginning in FY 2012, due to a change included in the Higher Education Opportunity Act (HEOA) that was enacted on August 14, 2008. A trial rate for the FY 2009 cohort is slated for release in January 2011.

ED has recently released information on the status of not-for-profit servicers desiring to enter into a contract for Direct Loan servicing. A solicitation on the awards is expected to be released at the end of September. ED does not plan to allocate loans on a local basis.

The Department released its first year's customer service performance results and the second year's DL allocations on September 14, 2010 for the four servicers: Great Lakes Educational Loan Services, Inc., FedLoan Servicing (PHEAA), Nelnet and Sallie Mae.

A draft of the 2011-2012 FAFSA was released on August 13, 2010 and may be viewed at the Department's website: http://edicsweb.ed.gov/edics_files_web/04391/Att_2011-2012%20FAFSA%20Draft.pdf

Ron Gambill, Governmental Relations Committee Chair

State Programs Update



Lottery Task Force Meeting

The Lottery Stabilization Task Force held its first meeting at the Legislative Plaza on August 16th. As a reminder, this committee was convened to review the continued viability of the Tennessee Lottery Scholarship (TELS) programs in their current forms.

The committee is co-chaired by Speaker Pro Tempore Jamie Woodson and House Education Committee Chair Harry Brooks. The committee is chiefly comprised of members from the Senate and House along with the constitutional officers (Comptroller, Secretary of State, and Treasurer), and representatives from each higher education entity (THEC/TSAC, UT, TBR, and TICUA).

There were 20 different cost-saving scenarios presented to the committee which included the reduction of HOPE award amounts, changes to the eligibility criteria, restoring the 120 credit hour cap, and a pro-rata adjustment to all award amounts. No decisions were made at the meeting and the next meeting will be held on October 27th.

One important item of note is that revised lottery expenditures indicate the shortfall is not as severe as initially expected. The projected shortfall for the current year and the next three academic years is expected to be about \$17M-\$22M per year.

If you have questions about the meeting, please contact Tim Phelps at (615) 253-7441 or tim.phelps@tn.gov.

TSAC Assists with Financial Education

TSAC continues to offer assistance in financial education. *Dollar Sensei* <http://www.dollarsensei.com/TSAC/> can provide students valuable information on credit cards, budgeting, loan repayment, identity theft and much more. You can direct students to *Dollar Sensei* to take financial literacy courses. The Computer Based Training (CBT) modules help students learn about finances in a fun and convenient manner. The latest enhancement to *Dollar Sensei* increases the reporting detail to include course name/number and instructor if your institution wants to incorporate it as part of a curriculum. Please contact TSAC for a demonstration or enrollment. TSAC staff is also available to assist with Entrance and Exit Interview sessions.

Tim Phelps

Dates

To

Remember

November 30 - December 3, 2010

FSA Conference
Walt Disney World Swan & Dolphin
Orlando, FL

February 13-16, 2011

SASF AA Annual Conference
Hyatt Regency Riverfront
Jacksonville, FL

January 30, 2011

February 13, 2011

College Goal Sunday
Campus location across TN

April 10--13, 2011

TASF AA Spring Conference
Cool Springs Marriott
Franklin, TN

July 17--21, 2011

NASF AA Conference
John B. Haynes Vet. Mem.Conv.Cnt.
Boston, MA

Default Prevention Tools Help You Help Your Students

As default prevention becomes an increasingly important topic with the changing cohort default rate definition and higher default rates, Mapping Your Future's free tools can help you to help your students and, in turn, help you manage the default rate for your institution.

Here are some strategies to help your students succeed in college:

- Require borrowers to complete an entrance interview for each new loan or each year
- Provide financial literacy counseling to students
- Supplement one-one-counseling with online programs
- Counsel students who are considering private loans
- Work with borrowers after they leave school

Website information: There are hundreds of pages of information on the Mapping Your Future website, but the following provide specific default prevention content:

For you:

- More information on preventing defaults and encouraging debt management on campus - mappingyourfuture.org/fap/defaultprevention.htm
- Financial aid professionals page - mappingyourfuture.org/FAP/
- About OSLC - mappingyourfuture.org/oslc/aboutoslc.htm

For your students:

- Undergraduate students page - mappingyourfuture.org/Undergraduates/
- Manage your money page - mappingyourfuture.org/money/
- Student loan borrowers page - mappingyourfuture.org/Borrowers/

Calculators: The budget calculator and debt/salary wizard are, or can be, incorporated into OSLC sessions. There are many other calculators to use or link to from your website:

- Checkbook balancing tool
- Income-based repayment calculator
- Savings calculator
- Student loan repayment calculator
- Loan consolidation calculator

The calculators are located at mappingyourfuture.org/money/calculators.htm.

Online Student Loan Counseling (OSLC): Nineteen different OSLC sessions help you meet the regulatory counseling requirements and promote responsible student loan borrowing and money management skills.

- | | |
|-------------------------------------------|-----------------------------------------------|
| Direct Loan entrance | Nursing Student Loan exit |
| Stafford exit* | Health Professions entrance |
| Spanish Direct Loan entrance | Health Professions exit |
| Spanish Stafford exit* | Direct PLUS entrance |
| Perkins entrance | Grad PLUS exit* |
| Perkins exit | Direct Loan and Direct PLUS combined entrance |
| Direct Loan and Perkins combined entrance | Stafford and Grad PLUS combined exit* |
| Stafford and Perkins combined exit* | TEACH Grant exit |
| Nursing Student Loan entrance | Financial literacy |
| | Private loan |

*Mapping Your Future's Stafford and Grad PLUS exit counseling sessions meet requirements under both the Federal Family Education Loan Program (FFELP) and William D. Ford Direct Loan Program. You must provide additional information to fully comply with loan counseling requirements.

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Put the Pieces Together

Dana Kelly, Regional Director, Nelnet Partner Solutions

Through the Ensuring Continued Access to Student Loans Act (HR 5715) the Department of Education (ED) created the Loan Purchase Commitment Program. This program granted ED the authority to purchase eligible Federal Family Education Loan Program (FFELP) loans from lenders, thereby freeing up funds for lenders to make new loans during the capital markets disruption.

Loans that have been purchased are considered “PUT” and become ED-owned loans. The final phase of eligibility for this program affects Stafford, PLUS, and GradPLUS loans made during the 2009-2010 academic year that are fully disbursed by September 30, 2010. As of July 2010, both PUT loans and Direct Loans now reside on the servicing platforms of the Title IV Additional Servicers (TIVAS). With multiple servicers in the mix, it is important for schools to understand the types of loans a student may hold as well as the designated servicer(s) for those loans.

PUT loans have been and will continue to be assigned to one of the four TIVAS. Add the original Direct Loan servicer (ACS) to the mix, and there are five potential players in the servicing arena. Schools do not have the option of choosing a servicing partner. Keep in mind that once a loan is sold (PUT loans), the original lender and/or guarantor are no longer the contact for the school; the assigned servicer assumes management of all aspects of the loan.

Servicer assignments are made for PUT loans when the sale of the loan to ED is complete. Servicer assignments for Direct Loans are made after the first disbursement of the loan. Schools will need to determine which servicer(s) has been assigned to their respective students. This information can be accessed via NSLDS or any specific servicer’s reporting tool. There is no centralized method for the return of funds for PUT loans. The return of funds must go through the specific servicer’s ED-assigned lockbox (an address unique to each servicer).

The borrower is also impacted when a loan is PUT due to the possibility of a servicer change. If that occurs, a paper “Welcome Letter” notifies the borrower of the change in loan ownership. Students should be counseled to utilize NSLDS if there are questions pertaining to the ownership of their loan(s). Keep in mind that combined billing is not an option for students who hold both ED-owned and commercially owned FFELP loans. In this situation, split servicing is a possibility. ED can only assign a student’s ED-owned loans to a single servicer; ED has no authority over commercially owned FFELP loans with regard to servicing.

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Mapping Your Future continued from page 7

Default Prevention Tools Help You Help Your Students

The customization options available in OSLC offer several features that aid in default prevention efforts and help you help your students:

- Expand counseling content to include an additional topic with financial literacy and money management tips
- Add average indebtedness information with the accompanying monthly payment amounts to the counseling session
- Determine whether students must complete a budget during the counseling session
- Add or adjust the questions the students answer during the counseling session
- Require borrowers to complete all fields on the student form (not just those fields that regulations require)
- Add a customized page of information for borrowers to view when beginning their online counseling
- Direct borrowers to a specific web page upon completing a counseling session (end URL option)
- Cobrand the counseling session with a school logo
- Customize the “exit” button at the end of the counseling session

The **debt/salary wizard** is included in nearly all OSLC sessions, encouraging the student to calculate payments and/or determine the salary needed to support the level of debt.

The **financial literacy counseling** is a 12-step approach to financial literacy education and can be used in the manner that is the most useful to you and your students, such as to supplement your counseling process, as a classroom activity, as a follow-up to an individual session, etc.

The **private loan counseling**, released this month, helps students learn the difference between federal and private loans as well as the rights and responsibilities of borrowing.

To test the counseling sessions from the student perspective, start a counseling session at <http://mappingyourfuture.org/oslc/>, and choose Texas as your state and MYF Demo School as your school. If you proceed to the student form at the end of the counseling session, enter false information on the student form.

A grace period and repayment counseling also is in development. Watch upcoming issues of the Mapping Your Future Higher Ed News for more information.

Contact the Mapping Your Future customer care staff at feedback@mappingyourfuture.org or call Beth Ziehmer at (573) 796-3730 with any questions.

Current (and former) TASFAA members gathered for dinner in July during the NASFAA Conference held in Denver. Recognize any of this group?



PUT the Pieces Together by Dana Kelly continued from page 8

The following information will assist you in determining which of the TIVAS are servicing your students' loans. NSLDS will reflect the following information:

GUARANTOR

577 U.S. DEPARTMENT OF EDUCATION
578 DEPT OF ED/SALLIE MAE
579 DEPT OF ED/AES PHEAA
580 DEPT OF ED/NELNET
581 DEPT OF ED/GREAT LAKES
582 DEPT OF ED/TPD

SERVICER

700577 U.S. DEPT OF ED/STUDENT LOAN SERVICING (ACS)
700578 DEPT OF ED/SALLIE MAE
700579 DEPT OF ED/PHEAA
700580 DEPT OF ED/NELNET
700581 DEPT OF ED/GREAT LAKES

ECASLA LENDER CODES

899577 US DEPT OF ED/2008-2009 LPCP
898577 US DEPT OF ED/2007-2008 STPP
897577 US DEPT OF ED/2009-2010 LPCP
895577 US DEPT OF ED/ABCP 09-10
896577 US DEPT OF ED/REHABS
894577 US DEPT OF ED/REHAB LPP

Servicer-specific contact information for schools is provided below.

Nelnet

1.866.463.5638
www.nelnetloanservicing.com

Sallie Mae

1.888.272.4665
www.opennet.salliemae.com

FedLoan Servicing (PHEAA)

1.800.655.3813
www.myfedloan.org

ACS

1.866.938.4750
www.ed-servicing.com

Great Lakes Educational Loan Services

1.888.686.6919
www.mygreatlakes.org

Anytime there are questions surrounding any ED-owned loans, schools should not hesitate to contact the respective servicer for more information.

Leading your team through challenging times

What if you went to a restaurant and discovered that the hosts wouldn't talk to the servers, the servers were feuding with the cooks, and the cooks refused to prepare meals the way customers wanted? How likely would you be to go back? A restaurant such as this would serve second-rate food in an unpleasant atmosphere. It wouldn't stay in business for long.

The same lesson applies to any organization that wants to achieve its goals. Staff members have to cooperate and communicate in order to produce the desired outcome.

In today's challenging times, no organization is more in need of effective cooperation than the school financial aid office. Difficult economic times mean fewer resources, hiring freezes, and even budget cutbacks. Financial aid legislation implementing the biggest change in decades was enacted this year, requiring many financial aid offices to revise longstanding processes in a relatively short amount of time. In such an atmosphere, any staff must work to keep frayed nerves and situational stress from damaging its effectiveness.

Adapting and striving through teamwork

So how can your office weather the storm? Through a renewed commitment to teamwork, the key element of which involves placing the interests of the whole ahead of the interests of the individual. Each staff member must be dedicated to the overall good of everyone in the office. In doing so, staff members form a team, instead of a group. While a group is made up of individuals, a team functions as a unit.

Cooperating to achieve shared goals maximizes a team's competencies while minimizing its weaknesses. It takes all the competencies in an office to succeed. In a competitive or group-based environment, the person who knows the best solution to the challenge may not feel willing or able to speak up. When team members can rely on each other to answer questions, provide back-up, and help solve problems, they become stronger; when team members proactively (and tactfully) seek to provide such help, they have gelled into a team.

Groups and teams

Shifting a staff's culture from competition- to teamwork-based can involve a significant rearrangement of work processes. Groups follow decisions delivered by command; teams commit to shared decisions. Groups accept the status quo; teams take risks. Where individuals in groups seek to limit the achievements of others, individuals in teams seek to empower others. Where groups lay blame, teams work to fix problems. Where groups focus narrowly on individual tasks, teams focus on shared progress and the big picture. Finally, where individuals in groups compete with each other, teams compete with other teams to perform at their best.

How can an office create a culture of teamwork? Part of the responsibility lies with an office's management staff — one of their jobs is to bring a staff together. But equally important is the role of each individual staff member. To produce a collaborative, team-based environment, both groups should:

- Engage in constructive dialogue
- Communicate clearly
- Listen and accept feedback
- Critique constructively
- Be flexible and willing to adopt new strategies

In a team-based environment, one in which the best solutions and skill sets are applied to any situation, any financial aid office will be better equipped to deal with today's changing circumstances — and those of tomorrow. For those who don't adapt in this way, the consequences could be serious: declining morale, falling productivity, and reduced customer service quality, all of which can have a negative impact on a school's recruitment and retention efforts. Just as with any restaurant, the financial aid office will provide customers with a better experience — and be more successful — if it operates as a team.

Doug Savage, TG Senior Regional Account Executive

Life is a winding road...

Transitions



Nossi College of Art celebrated the grand opening of its new 55,000 sq. foot building located on a 9-acre campus at 590 Cheron Rd., Nashville on September 22nd.

Stefanie Lones has been promoted to Associate Director of Financial Aid at Tennessee Wesleyan College. She's a busy lady, having also recently received her Master's Degree in Organizational Management from Capella University.

Belinda Eaton has joined Tennessee Wesleyan College as a Financial Aid Administrator.

Bobbie Pennington has been on an extended medical leave since early July. Hopefully, she will be able to return to Tennessee Wesleyan for the spring semester.

John Brandt has been promoted to Assistant Vice President for Student Financial Planning at Union University.

Joanie Walker, after working for 7-months as an independent contractor with Rhodes College, is now working as an independent contractor with Financial Aid Services (FAS) based in Atlanta. Her current assignment is at Johns Hopkins University in Baltimore, MD.

Several recent changes have been made at Belmont. **Carrie Northington** was promoted to Reconciliation Specialist; **Samantha Rogers** has been promoted to Assistant Director of Student Financial Aid; **Charles Harper** was promoted to Associate Director of Student Financial Services/Director of Financial Aid, and **Pat Smedley** was promoted to Director of Student Financial Services.

Governor Bredesen has recently appointed three new **TSAC Board members**: **William Stuard, Jr.** (President/CEO of F & M Bank), **Will Pinkson** (managing director of the State Collaborative Reforming Education group) and **SimmieRay Dinkins** who is enrolled at LeMoyne-Owen College and will serve as the student representative to the TSAC Board.

Stephanie Aylor was named Common Manual Policy Committee Chair after being an active member of the Committee for 6 year. The Governing Board of the Common Manual, Unified Student Loan Policy is comprised of guaranty agencies throughout the country.

Jane Pennington has been named to the NCHelp Strategic Planning Committee for 2010-11. The Committee is challenged with the task of making recommendations to the NCHelp Board which will reflect the changing needs of the member organizations as dictated by the provisions in the Health Care and Education Reconciliation Act of 2010.

In August, **Greg Thornburg** (formerly Dean of Admissions & Fin. Aid at Lambuth University) accepted a position as Financial Aid Director at Coastal Carolina University in Conway, SC (9 miles from Myrtle Beach) and expects lots of guests!

Tusculum College made several recent changes. **Melena Verity** is the new Director of Financial Aid and Student Campus Employment ; **Kristen Dalton** was promoted to Assistant Director of Financial Aid and Student Campus Employment, and **Ashley Edens** was promoted to Loan Coordinator and Data Processor.

Kim Prestridge has joined Rhodes College as Associate Director of Financial Aid. She was formerly at Lambuth University.